

## Announcing Consumer Choice Pharmacy

Maricopa County is adding a new multilevel pharmacy benefit option that lets *you* decide how to spend your pharmacy dollars and take more responsibility for your prescription drug decisions.

Through our pharmacy benefit manager, Walgreens Health Initiatives, Maricopa County is now offering Consumer Choice Pharmacy. This new benefit option is a multilevel pharmacy benefit plan that allows you to take more responsibility for your prescription drug decisions. This includes comparing your options and making lower-cost medication choices. Following are the three levels of benefits:



- **Level 1—Pharmacy Account\***: Maricopa County funds 100 percent of the money in your Level 1 Pharmacy Account. Individuals are allotted \$200, and families, \$400, for the plan year. You may use this money in any way you wish toward the cost of the prescriptions you choose. (However, please note that certain drug categories are excluded.)
- **Level 2—Employee Responsibility\***: Once you have used up the allotted funds in Level 1, you move to Level 2, where you, the employee, fund 100 percent of your medication costs. You must pay out \$200, as an individual, or \$400 for families, for medication costs before you *and* Maricopa County begin to share the cost of medications in Level 3.

- **Level 3—Traditional Pharmacy Insurance (coinsurance or copay)\***: After you've spent the amounts allowed for medication in Level 2, Level 3 takes over. Both Maricopa County *and* you fund this level. You pay only 20 percent coinsurance, and Maricopa County pays out the remaining 80 percent. When you reach your out-of-pocket maximum of \$1,500 for individuals, and \$3,000 for families, you pay nothing further to the pharmacy.

**\*Note:** Costs for specialty medication (high-cost biopharmaceutical medications, including injectable drugs) are handled differently. Instead of using the level system, you will be charged a \$50 copay, and your out-of-pocket expenses will count toward the out-of-pocket maximums of \$1,500 for individuals, and \$3,000 for families.

To help you make informed medication choices, you will be provided the Walgreens Health Initiatives Guide to Low-Cost Medications, which can help you and your doctor determine the lowest-cost medication appropriate for your health condition. Rather than using a traditional formulary, Consumer Choice Pharmacy lets you decide.

# Consumer Choice Pharmacy Q&A

**Q. If I sign up for Consumer Choice Pharmacy, how much will I pay at the pharmacy for my medication?**

- A. The actual price of the medication is calculated at the pharmacy counter when you fill a prescription. If you have money in your Level 1 Pharmacy Account (\$200 for individuals, and \$400 for families), the cost of the medication will automatically be deducted from that account. When you have used up the money in your Pharmacy Account, you move to Level 2 (Employee Responsibility), and you will pay the full price of the drug (100 percent of the contract rate) at your pharmacy. When you have met your Employee Responsibility (\$200 for individuals, and \$400 for families), you move to Level 3 and will be charged 20 percent of the cost of the drug (coinsurance), which you pay directly at the pharmacy counter. You continue to pay a 20 percent coinsurance until you meet your maximum out-of-pocket limit (\$1,500 for individuals; \$3,000 for families), after which you pay nothing to the pharmacy.

**Q. What happens if I (or my family) do not use up the money in my Pharmacy Account during the plan year?**

- A. When money remains in your Pharmacy Account at the end of the year, the full amount of that remaining money will “roll over.” That means it will be carried over and available for your use in

the next plan year. With Consumer Choice Pharmacy, there is no restriction on the amount you or your dependents can roll over for future drug costs.

**Q. Is there a formulary I must follow?**

- A. There is no “formulary” you are required to follow when you enroll in Consumer Choice Pharmacy. Instead, you and your doctor choose the medication(s) that is right for you according to your personal health and financial considerations. The Walgreens Health Initiatives Guide to Low-Cost Medications can assist you and your doctors in choosing the most appropriate medication(s) and identifying which may cost less for you.

**Q. How can I find out if there are less-expensive alternatives to the medication(s) I currently take?**

- A. To find out if there are less-costly medications similar to yours:
- Check your Guide to Low-Cost Medications. This list provided by Walgreens Health Initiatives shows lower-cost medications in different medication categories.
  - Log onto Walgreens Health Initiatives’ web site at [www.mywhi.com](http://www.mywhi.com) to look up your current medication(s). Effective January 1, 2005, available medications that are similar and cost less will be displayed on the page after you search for your drug.

Remember that you must still discuss any possible alternatives with your doctor to make sure they are appropriate for you. If you have questions, you can also talk to your local pharmacist, healthcare provider, or a Walgreens Health Initiatives customer care representative (toll free 1-800-207-2568).



For more information on your Maricopa County healthcare benefits, call 1-602-506-1010, or visit [www.mywhi.com](http://www.mywhi.com).